

Debtor 1 Norma Osterhout

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Pennsylvania

Case number 22-11079-elf

Official Form 410S2

Notice of Postpetition Mortgage Fees, Expenses, and Charges 12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any fees, expenses, and charges incurred after the bankruptcy filing that you assert are recoverable against the debtor or against the debtor's principal residence.

File this form as a supplement to your proof of claim. See Bankruptcy Rule 3002.1.

Name of creditor: U.S Bank National Association, not in its individual capacity but solely as trustee for the RMAC Trust, Series 2016-CTT Court claim no. (if known): 2

Last 4 digits of any number you use to identify the debtor's account: 9 9 8 9

Does this notice supplement a prior notice of postpetition fees, expenses, and charges?

☒ No
☐ Yes. Date of the last notice: _____

Part 1: Itemize Postpetition Fees, Expenses, and Charges

Itemize the fees, expenses, and charges incurred on the debtor's mortgage account after the petition was filed. Do not include any escrow account disbursements or any amounts previously itemized in a notice filed in this case or ruled on by the bankruptcy court.

Description	Dates incurred	Amount
1. Late charges	_____	(1) \$ _____
2. Non-sufficient funds (NSF) fees	_____	(2) \$ _____
3. Attorney fees	_____	(3) \$ _____
4. Filing fees and court costs	_____	(4) \$ _____
5. Bankruptcy/Proof of claim fees	<u>06/06/2022</u>	(5) \$ <u>475.00</u>
6. Appraisal/Broker's price opinion fees	<u>05/11/2022, 9/12/2022</u>	(6) \$ <u>190.00</u>
7. Property inspection fees	<u>05/04/2022</u>	(7) \$ <u>16.59</u>
8. Tax advances (non-escrow)	_____	(8) \$ _____
9. Insurance advances (non-escrow)	_____	(9) \$ _____
10. Property preservation expenses. Specify: _____	_____	(10) \$ _____
11. Other. Specify: <u>Plan review</u>	<u>06/06/2022</u>	(11) \$ <u>475.00</u>
12. Other. Specify: _____	_____	(12) \$ _____
13. Other. Specify: _____	_____	(13) \$ _____
14. Other. Specify: _____	_____	(14) \$ _____

The debtor or trustee may challenge whether the fees, expenses, and charges you listed are required to be paid. See 11 U.S.C. § 1322(b)(5) and Bankruptcy Rule 3002.1.

Debtor 1 Norma Osterhout
First Name Middle Name Last Name

Case number (if known) 22-11079-elf

Part 2: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Sarah K. McCaffery, Esquire
Signature

Date 10/12/2022

Print: Sarah K. McCaffery
First Name Middle Name Last Name

Title Attorney

Company Hladik, Onorato & Federman, LLP

Address 298 Wissahickon Avenue
Number Street
North Wales PA 19454
City State ZIP Code

Contact phone 215 855 9521

Email smccaffery@hoflawgroup.com

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

In Re:	:	Bankruptcy No. 22-11079-elf
Norma Osterhout	:	Chapter 13
Debtor	:	
	:	
	:	
U.S Bank National Association, not in its	:	
individual capacity but solely as trustee for the	:	
RMAC Trust, Series 2016-CTT	:	
	:	
Movant	:	
	:	
vs.	:	
	:	
Norma Osterhout	:	
	:	
Debtor/Respondent	:	
	:	
and	:	
	:	
Kenneth E. West, Esquire	:	
Trustee/Respondent	:	

CERTIFICATE OF SERVICE

I, Sarah K. McCaffery, Esquire, hereby certify that on 10/12/2022, I have served a copy of this Notice and all attachments to the following by U.S. Mail, postage pre paid and/or via filing with the US Bankruptcy Court's CM ECF system.

Brad J. Sadek, Esquire
Via Electronic Filing
Attorney for Debtor

Kenneth E. West, Esquire
Via Electronic Filing
Trustee

Norma Osterhout
358 Chelsea Road
Fairless Hills, PA 19030
Via First Class Mail
Debtor

/s /Sarah K. McCaffery, Esquire
Sarah K. McCaffery, Esquire
Hladik, Onorato & Federman, LLP
298 Wissahickon Avenue
North Wales, PA 19454
Phone 215-855-9521
Email: smccaffery@hoflawgroup.com